

United States Bankruptcy Court
Eastern District of Virginia

In re **Vincent Colbert,**
Margaret Theresa Adams-Colbert

Debtors

Case No. **10-14691**

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,165,000.00		
B - Personal Property	Yes	5	137,630.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		1,648,113.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		580.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		188,729.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			16,600.83
J - Current Expenditures of Individual Debtor(s)	Yes	3			18,498.00
Total Number of Sheets of ALL Schedules		33			
Total Assets			1,302,630.00		
Total Liabilities				1,837,422.50	

United States Bankruptcy Court
Eastern District of Virginia

In re **Vincent Colbert,**
Margaret Theresa Adams-Colbert

Debtors

Case No. **10-14691**

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	3,504.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	3,504.00

State the following:

Average Income (from Schedule I, Line 16)	16,600.83
Average Expenses (from Schedule J, Line 18)	18,498.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	13,888.34

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		512,258.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	580.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		188,729.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		700,987.50

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Condo, Cotton Hope Villas, Unit 324,155 Dillion Dr., Hilton Head, SC	Fee simple	J	21,500.00	103,807.00
Condo, Cotton Hope Villas, Unit 225,155 Dillion Dr., Hilton Head, SC	Fee simple	J	21,500.00	103,807.00
Condo, Woodlake Villas Unit 24, 96 Mathews Dr., Hilton Head, SC	Fee Simple	J	30,000.00	104,032.00
Condo, Woodlake Villas Unit 124, 96 Mathews Dr., Hilton Head, SC	Fee simple	J	30,000.00	70,058.00
Condo, The Oaks Villas Unit 66, 400 Wm Hilton Pkwy, Hilton Head, SC	Fee simple	J	23,000.00	73,315.00
Townhouse, 354 Valley Mill, Winchester, VA	Fee Simple	J	85,000.00	135,748.00
Townhouse, 358 Valley Mill Road, Winchester, VA 22602	Fee simple	J	92,000.00	127,829.00
Condo, Fox Chase at Exeter, 1103 Huntmaster Terrace, Unit 302, Leesburg, VA	Fee simple	J	112,000.00	162,815.00
Condo, Fiddlers Cove Resort, Unit 18-L, 45 Folly Field Rd., Hilton Head, SC	Fee simple	J	117,000.00	140,283.00
Condo, Fiddlers Cove Resort, Unit 6-E, 45 Folly Field Rd., Hilton Head, SC	Fee simple	J	117,000.00	139,564.00
Single Family Home, Rosetta Place, Ashburn, VA 20147	Fee simple	J	504,000.00	486,855.00
Timeshare at Marriott Barony Beach 5 Grasslawn Ave, Hilton Head, SC 28928	Perpetual timeshare interest	J	12,000.00	0.00

Sub-Total > **1,165,000.00** (Total of this page)Total > **1,165,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Suntrust Checking (Dominion IV) ***7357	J	908.00
		Wachovia Checking -- ****9218	H	1,617.00
		Wachovia Checking -- ****8910	W	1,678.00
		Wachovia Savings -- ****4657	W	436.00
		Wachovia Money Market -- ****2445	J	325.00
		Signal Financial Federal Credit Union Savings -- ***3923	J	122.00
		Signal Financial Federal Credit Union Checking -- ***1255-20	J	126.00
		Suntrust Checking (for Dominion One, LLC) ***8087	J	5,400.00
		Suntrust Checking (for Dominion III, LLC) -- ***8126	J	1,668.00
		Suntrust Checking (for Dominion Two, LLC) -- ***8118	J	1,114.00
		ScottTrade Account -- ***0416	J	425.00
		Redstone Federal Credit Union -- ****349	J	6.00
		Signal Financial Federal Credit Union Savings -- ***1255-00	J	276.00
		Wachovia Checking (child's account, age 19) --- ***8494	J	6.00
		Wachovia Savings (child's account, age 14) --- ***7797	J	111.00
Sub-Total > (Total of this page)				14,218.00

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Wachovia Savings (child's account, age 13) --- ***7807	J	122.00
		Suntrust Checking (for Dominion Two Core) -- ***0436	J	21.00
		Suntrust Checking (for Dominion III Core) -- ***0428	J	28.00
		Wachovia Savings (child's account, age 19) --- ***6501	J	91.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Various	J	200.00
7. Furs and jewelry.		Wedding Bands	J	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Virginia Teachers Pension (not vested)	W	0.00
		Fidelity 401(k)	H	88,000.00
Sub-Total > (Total of this page)				88,562.00

Sheet **1** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Interest (50%) in Dominion One, LLC.	H	0.00
		Interest (50%) in Dominion One, LLC.	W	0.00
		Interest (50%) in Dominion Two, LLC.	H	0.00
		Interest (50%) in Dominion Two, LLC.	W	0.00
		Interest (50%) in Dominion III, LLC.	H	0.00
		Interest (50%) in Dominion III, LLC.	W	0.00
		Interest (50%) in Dominion IV, LLC.	H	0.00
		Interest (50%) in Dominion IV, LLC.	W	0.00
		Interest (50%) in VT Enterprises, Inc.	H	0.00
		Interest (50%) in VT Enterprises, Inc.	W	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Back Rent due for Oaks Villa 66 Property 1 month @ \$750 = 750.00 3 months of late fees @ \$50/month = 150.00	J	900.00
		Back rent for Woodlake Villas 124 1 month @ 950.00 = 950.00	J	950.00
		Returned check due to closed account at Suntrust -- Valley Mill 354 -- \$200.00	J	200.00
		Returned check due to closed account at Suntrust -- Valley Mill 358 -- \$750.00	J	750.00
		Back rent (initiated eviction) at Valley Mill 354 -- \$3500	J	3,500.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Sub-Total >				6,300.00
(Total of this page)				

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Nissan Quest SE (90,000 miles) in Fair condition	J	11,500.00
		1998 BMW 318i (142000 miles) in Good condition	J	3,000.00
		2008 Scion TC (6000 miles)	J	14,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total > **28,500.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Painting equipment, tools, miscellaneous for upkeep of property.	J	50.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **50.00**
(Total of this page)
Total > **137,630.00**

Sheet **4** of **4** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Wachovia Checking -- ****9218	Va. Code Ann. § 34-4	1,617.00	1,617.00
Wachovia Checking -- ****8910	Va. Code Ann. § 34-4	1,678.00	1,678.00
Suntrust Checking (for Dominion One, LLC) *** 8087	Va. Code Ann. § 34-4	5,400.00	5,400.00
ScottTrade Account -- ***0416	Va. Code Ann. § 34-4	425.00	425.00
Wachovia Checking (child's account, age 19) --- ***8494	Va. Code Ann. § 34-4	6.00	6.00
Wachovia Savings (child's account, age 14) --- ***7797	Va. Code Ann. § 34-4	111.00	111.00
Wachovia Savings (child's account, age 13) --- ***7807	Va. Code Ann. § 34-4	122.00	122.00
Wachovia Savings (child's account, age 19) --- ***6501	Va. Code Ann. § 34-4	91.00	91.00
<u>Wearing Apparel</u>			
Various	Va. Code Ann. § 34-26(4)	200.00	200.00
<u>Furs and Jewelry</u>			
Wedding Bands	Va. Code Ann. § 34-26(1a)	100.00	100.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Virginia Teachers Pension (not vested)	Va. Code Ann. § 34-34	0.00	0.00
Fidelity 401(k)	Va. Code Ann. § 34-34	88,000.00	88,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2005 Nissan Quest SE (90,000 miles) in Fair condition	Va. Code Ann. § 34-26(8)	2,000.00	11,500.00
2008 Scion TC (6000 miles)	Va. Code Ann. § 34-26(8)	2,000.00	14,000.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
Painting equipment, tools, miscellaneous for upkeep of property.	Va. Code Ann. § 34-26(7)	50.00	50.00

Total:	101,800.00	123,300.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx6412			Opened 9/22/05 Last Active 3/01/10					
Bac Home Loans Servi			First Mortgage					
450 American St			Condo, Fiddlers Cove Resort, Unit 18-L,					
Simi Valley, CA 93065	J		45 Folly Field Rd., Hilton Head, SC				140,283.00	23,283.00
			Value \$ 117,000.00					
Account No. xxxxx4984			Opened 9/22/05 Last Active 3/01/10					
Bac Home Loans Servi			Condo, Fiddlers Cove Resort, Unit 6-E,					
450 American St	J		45 Folly Field Rd., Hilton Head, SC				139,564.00	22,564.00
			Value \$ 117,000.00					
Account No. xxx3535			Opened 7/29/05 Last Active 1/01/10					
Lender Business Process Servic			First Mortgage					
14523 SW Millikan Way			Condo, Fox Chase at Exeter, 1103					
Suite 200	J		Huntmaster Terrace, Unit 302,				162,815.00	50,815.00
Beaverton, OR 97005			Leesburg, VA					
			Value \$ 112,000.00					
Account No. xxxxxxxxxxxx7364			Opened 4/04/08 Last Active 7/24/09					
Morequity			Single Family Home, Rosetta Place,					
5010 Carriage Dr	J		Ashburn, VA 20147				486,855.00	0.00
Evansville, IN 47715			Value \$ 504,000.00					
Subtotal							929,517.00	96,662.00
(Total of this page)								

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx6062			Opened 6/19/06 Last Active 3/12/10					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	Townhouse, 354 Valley Mill, Winchester, VA					
			Value \$ 85,000.00				135,748.00	50,748.00
Account No. xxxxxxxxx4605			Opened 9/19/06 Last Active 3/12/10					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	Townhouse, 358 Valley Mill Road, Winchester, VA 22602					
			Value \$ 92,000.00				127,829.00	35,829.00
Account No. xxxxxxxxx0151			Opened 7/28/06 Last Active 12/01/09					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	Condo, Cotton Hope Villas, Unit 225,155 Dillion Dr., Hilton Head, SC					
			Value \$ 21,500.00				103,807.00	82,307.00
Account No. xxxxxxxxx0250			Opened 7/28/06 Last Active 1/01/10					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	First Mortgage Condo, Cotton Hope Villas, Unit 324,155 Dillion Dr., Hilton Head, SC					
			Value \$ 21,500.00				103,807.00	82,307.00
Account No. xxxxxxxxx4296			Opened 1/12/05 Last Active 3/01/10					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	Condo, Woodlake Villas Unit 124, 96 Mathews Dr., Hilton Head, SC					
			Value \$ 30,000.00				70,058.00	40,058.00
Subtotal							541,249.00	291,249.00
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx3551			May 2006					
Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224		J	First Mortgage Condo, The Oaks Villas Unit 66, 400 Wm Hilton Pkwy, Hilton Head, SC					
			Value \$ 23,000.00				73,315.00	50,315.00
Account No. xxxxxxxxx7128			Opened 11/08/05 Last Active 3/01/10					
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		J	Condo, Woodlake Villas Unit 24, 96 Mathews Dr., Hilton Head, SC					
			Value \$ 30,000.00				104,032.00	74,032.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							177,347.00	124,347.00
(Total of this page)								
Total							1,648,113.00	512,258.00
(Report on Summary of Schedules)								

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☒ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☒ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Wages, salaries, and commissions

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Make-ready activities on properties.					
Kenneth Colbert 4 Haven Drive Savannah, GA 31406	J							0.00
							80.00	80.00
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							80.00	80.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Karen Truxall		J	Security deposit to be returned. (Huntmaster Terrace 302 tenant)					0.00
							500.00	500.00
Account No. 								
Account No. 								
Account No. 								
Account No. 								
Subtotal (Total of this page)							500.00	0.00 500.00
Total (Report on Summary of Schedules)							580.00	0.00 580.00

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx7574 American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063	J	Opened 2/15/02 Last Active 10/01/03 Mortgage				0.00
Account No. xxxxxxxxxxxxxx1162 Amex Po Box 297871 Fort Lauderdale, FL 33329	H	Opened 9/01/84				Unknown
Account No. xxxxxxxxx7190 Bac/Fleet-Bkcard 200 Tournament Dr Horsham, PA 19044	J	Opened 11/19/95 Last Active 8/01/98				0.00
Account No. 7345 Bank Of America Po Box 17054 Wilmington, DE 19850	J	Opened 3/15/97 Last Active 3/01/10				21,361.00
Subtotal (Total of this page)						21,361.00

12 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8896 Bank Of America Po Box 1598 Norfolk, VA 23501	J	Opened 10/24/00 Last Active 2/01/10				10,561.00
Account No. xxxxxxxxx6370 Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	J	Opened 8/10/05 Last Active 4/01/08 Mortgage				0.00
Account No. 4161 Bank Of America Po Box 17054 Wilmington, DE 19850	W	Opened 8/29/03 Last Active 12/01/08				0.00
Account No. 0378 Bank Of America Po Box 1598 Norfolk, VA 23501	H	Opened 10/02/89 Last Active 4/04/00				Unknown
Account No. xxxxxxxxxxx1001 Bb&T Po Box 1847 Wilson, NC 27894	J	Opened 2/25/05 Automobile				0.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,561.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx9267 Cap One Po Box 85520 Richmond, VA 23285	H	Opened 10/29/07 Last Active 1/20/10 PersonalLoan				24,103.00
Account No. xxxxxxxx8984 Cap One Po Box 85520 Richmond, VA 23285	H	Opened 9/13/05 Last Active 1/01/10				14,044.00
Account No. xxxxxxxx4918 Cap One Po Box 85520 Richmond, VA 23285	W	Opened 1/01/88				0.00
Account No. xxxxxxxx0080 Capital One, N.A. 2730 Liberty Ave Pittsburgh, PA 15222	J	Opened 3/28/07 Last Active 1/01/10 ChargeAccount				23,566.00
Account No. xxxxxxxx4654 Chase Po Box 15298 Wilmington, DE 19850	W	Opened 8/02/07 Last Active 2/01/10				21,372.00
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 83,085.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx3533 Chase Po Box 15298 Wilmington, DE 19850	H	Opened 8/25/99 Last Active 3/01/10				20,199.00
Account No. xxxxxxxx5589 Chase Po Box 15298 Wilmington, DE 19850	H	Opened 4/22/02 Last Active 2/01/10				19,492.00
Account No. xxxxxxxx8018 Chase Po Box 15298 Wilmington, DE 19850	J	Opened 10/17/95 Last Active 2/01/10				7,784.00
Account No. xxxxxxxx5064 Chase Po Box 15298 Wilmington, DE 19850	W	Opened 9/07/00 Last Active 3/01/10				7,494.00
Account No. xxxxxx0085 Chase 800 Brooksedge Blvd Westerville, OH 43081	H	Opened 9/30/98				Unknown
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						54,969.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1003 Citi Po Box 6497 Sioux Falls, SD 57117	H	Opened 5/01/95 Last Active 1/01/98				0.00
Account No. xxxxxxxx4148 Citi Po Box 6241 Sioux Falls, SD 57117	W	Opened 8/01/98 Last Active 9/02/99				Unknown
Account No. Cotton Hope c/o High Tide Associates PO Box 7665 Hilton Head Island, SC 29928	J	Regime fees for Cotton Hope unites plus rekeying a door lock.				980.00
Account No. xxxxxxxx7060 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	J	Opened 2/16/00 Last Active 9/14/00				0.00
Account No. xxxxxxxx1019 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W	Opened 2/15/96 Last Active 8/03/00				0.00
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						980.00
Subtotal (Total of this page)						980.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1054 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	H	Opened 2/15/96 Last Active 5/10/00				Unknown
Account No. 1855 Fia Csna Po Box 17054 Wilmington, DE 19850	H	Opened 7/16/04 Last Active 2/01/10				6,558.00
Account No. 6819 Fia Csna Po Box 15026 Wilmington, DE 19850	W	Opened 8/01/03 CreditCard				0.00
Account No. 9273 Fia Csna P.O. Box 17054 Wilmington, DE 19884	W	Opened 8/01/03 Last Active 11/01/05 AttorneyFees				0.00
Account No. Fiddlers Cove Beach and Racque c/o IMC Resort Services PO Box 105007 Atlanta, GA 30348-5007	J	Regime fees for Fiddlers Cove properties 18L, 6E. (One month)				1,060.00
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						7,618.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx4891 First Horizon Home Loa 4000 Horizon Way Irving, TX 75063	J	Opened 12/30/97 Last Active 8/01/02 Mortgage				0.00
Account No. xxxxxxxx8949 First Horizon Home Loa 4000 Horizon Way Irving, TX 75063	J	Opened 7/29/05 Last Active 9/25/08 Mortgage				0.00
Account No. xxxxxxxx1150 Gemb/Home Design-Floor Po Box 981439 El Paso, TX 79998	J	Opened 6/27/00 Last Active 7/13/01 ChargeAccount				0.00
Account No. xx0411 Gemb/Jcp Po Box 984100 El Paso, TX 79998	J	Opened 10/14/95 ChargeAccount				Unknown
Account No. xxxxxxxx1573 Homeq Servicing Po Box 13716 Sacramento, CA 95853	J	Opened 8/06/02 Last Active 7/07/05 Mortgage				0.00
Sheet no. 6 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx7268 Homeq Servicing Po Box 13716 Sacramento, CA 95853	J	Opened 4/04/08 Last Active 6/30/08 Mortgage				0.00
Account No. xxxxxxxxx2287 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	W	Opened 7/29/09 Last Active 10/02/09				0.00
Account No. xxxxxxxxx7752 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	W	Opened 10/07/01 Last Active 12/04/01				0.00
Account No. xxxx0128 Marriott Ownership 1200 Us Highway 98 S Ste Lakeland, FL 33801	J	Opened 6/10/05 Last Active 9/12/05 Mortgage				0.00
Account No. xxx8001 Nelnet Lns Po Box 1649 Denver, CO 80201	W	Opened 9/25/90 Educational				Unknown
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Oaks Valley Regime fees for Oaks Villas Unit 66. (3 months)				
Oaks Villa c/o HPR PO Box 1836 Bluffton, SC 29910	J					1,180.50
Account No. xxxxxxxxxxxxxxxxxxxx0817		Opened 8/17/09 Last Active 4/01/10 Educational				
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773	W					3,504.00
Account No. xxxxxxxx5923		Opened 12/14/08 Last Active 10/16/09 ChargeAccount				
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	H					0.00
Account No. xxxxxxxxxxxx0475		Opened 3/01/85 Last Active 2/01/03				
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	W					0.00
Account No. xxxxx4843		Opened 3/01/82 Last Active 3/01/95 ChargeAccount				
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	H					0.00
Sheet no. 8 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						4,684.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx0010 Signfinfcu 3015 University Blvd West Kensington, MD 20895-1936	J	Opened 9/01/99 Last Active 5/01/10 ConventionalRealEstateMortgage (also duplicate account number of ****2311)			X	5,471.00
Account No. xxxxxxxx4001 Signfinfcu 3015 University Blvd West Kensington, MD 20895-1936	J	Opened 3/01/05 Last Active 3/01/06 Automobile				0.00
Account No. xxxxxxxx4016 Signfinfcu 3015 University Blvd West Kensington, MD 20895-1936	J	Opened 10/01/00 Last Active 8/01/02				0.00
Account No. xxxxxxxx3934 Suntrust 1001 Semmes Avenue Rvw 3004 Richmond, VA 23224	J	Opened 9/01/04 Last Active 8/01/05 Mortgage				Unknown
Account No. xxxxxxxx3496 Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	J	Opened 6/01/04 Last Active 10/26/05 Mortgage				0.00
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,471.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx0370 Suntrust Mortgage/Cc 5 1001 Semmes Ave Richmond, VA 23224	J	Opened 6/03/04 Last Active 8/26/05 Mortgage				0.00
Account No. xxxxxxxxxxxxx6143 Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117	H	Opened 4/16/93 Last Active 3/23/98 ChargeAccount				0.00
Account No. xxxxxxxxxxxxx0001 Toyota Motor Credit 3975 Fair Ridge Dr Ste 3 Fairfax, VA 22033	J	Opened 8/24/07 Last Active 4/16/08 Automobile				0.00
Account No. xxxxxxxx4293 Unvl/Citi Po Box 6241 Sioux Falls, SD 57117	H	Opened 2/09/99				Unknown
Account No. xxxxxxxxxxxxx1998 Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107	J	Opened 9/10/04 Last Active 8/01/05 Mortgage				0.00
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx1998 Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107	J	Opened 5/20/04 Last Active 9/01/04 Mortgage				0.00
Account No. xxxxxxxxxxxx6808 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	J	Opened 10/16/03 Last Active 7/26/05 Mortgage				0.00
Account No. xxxxxxxxxxxx6138 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	H	Opened 10/17/03 Last Active 8/26/05 Mortgage				0.00
Account No. xxxxxxxxxxxx0913 Wf/Wb Po Box 3117 Winston Salem, NC 27102	J	Opened 1/14/05 Last Active 9/23/05 Mortgage				0.00
Account No. xxxxxxxxxxxx6297 Wf/Wb Po Box 3117 Winston Salem, NC 27102	J	Opened 8/13/02 Last Active 8/11/05 Mortgage				0.00
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxx7128	J					
Wfm/Wbm 3480 Stateview Blvd Bldg Fort Mill, SC 29715						
						0.00
Account No. x4784	W					
Wfnnb/New York & Compa 220 W Schrock Rd Westerville, OH 43081						
						0.00
Account No.						
Account No.						
Account No.						
Sheet no. 12 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00
Total (Report on Summary of Schedules)						188,729.50

B6G (Official Form 6G) (12/07)

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
David Repass 354 Valley Mill Rd Winchester, VA 22602	Residential lease, Lessor.
Dora and Beatriz Ramirez Fiddlers Cove Resort; Unit 6E Hilton Head Island, SC 29928	Residential lease, Lessor.
Elihu Rivera Fiddlers Cove Resort; Unit 18L Hilton Head Island, SC 29928	Residential lease, Lessor.
Hector and Patricia Bezan Espi Oaks Villas Unit 66 400 Wm Hilton Parkway Hilton Head Island, SC 29928	Residential lease, Lessor.
Jim and Donna Osborn Woodlake Villas No. 24 96 Mathews Drive Hilton Head Island, SC 29928	Residential lease, Lessor.
Michael and Rebecca Kremkau 1103 Huntmaster Terrace Unit 302 Leesburg, VA 20176	Residential lease, Lessor.
Monica Marple, Jason Tallman 358 Valley Mill Rd Winchester, VA 22602	Residential lease, Lessor.
Richard Kadesch Woodlake Villas Number 124 96 Mathews Drive Hilton Head Island, SC 29928	Residential lease, Lessor.

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continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Vincent Colbert,
Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Vincent Colbert**
Margaret Theresa Adams-ColbertCase No. **10-14691**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son Son	AGE(S): 13 14 19
Employment:	DEBTOR	SPOUSE
Occupation	Auditor	Teacher
Name of Employer	SRA International	Loudoun County Public Schools
How long employed	12 years	10 years
Address of Employer	4300 Fair Lakes Court Fairfax, VA 22033	25100 Education Dr. Ashburn, VA 20148

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) See Detailed Income Attachment

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Rental market in South Carolina and Virginia is unstable and fluctuations may have a negative impact in the future on rental property income.

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

In re **Vincent Colbert**
Margaret Theresa Adams-Colbert

Case No. **10-14691**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

401(k) loan 5	\$	370.42	\$	0.00
401(k) loan 6	\$	222.26	\$	0.00
Hyatt Met law (prepaid legal plan)	\$	15.76	\$	0.00
Total Other Payroll Deductions	\$	608.44	\$	0.00

B6J (Official Form 6J) (12/07)

In re **Vincent Colbert**
Margaret Theresa Adams-Colbert

Debtor(s)

Case No. **10-14691****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,820.00
a. Are real estate taxes included? Yes <u>X</u> No <u> </u>		
b. Is property insurance included? Yes <u>X</u> No <u> </u>		
2. Utilities:		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	60.00
c. Telephone	\$	200.00
d. Other <u>Cable</u>	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	1,400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	416.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other <u> </u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u> </u>	\$	0.00
c. Other <u> </u>	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	11,172.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	18,498.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	16,600.83
b. Average monthly expenses from Line 18 above	\$	18,498.00
c. Monthly net income (a. minus b.)	\$	-1,897.17

B6J (Official Form 6J) (12/07)

Vincent Colbert

In re **Margaret Theresa Adams-Colbert**

Case No. **10-14691**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Rental home mortgages and HOA Fees	\$	10,652.00
10% management fees on selected properties	\$	288.00
Personal property taxes	\$	232.00
Total Other Expenditures	\$	11,172.00

LLC	Property Location	Current Rental Income	10% Mngt. Fee	Mortgage Payment + Escrow	HOA + Flood Ins.	Repairs/ Make Ready Exp	Utilities and Internet Access	Accounting and Bank Charges	Personal Property Taxes	Current Monthly Net
D-I	Cotton Hope Unit 324 155 Dillion Rd. HHI, SC	\$0	\$0	\$725	\$380	\$23	\$8		\$226	(\$1,362)
D-I	Cotton Hope Unit 225 155 Dillion Rd. HHI, SC	\$0	\$0	\$725	\$380	\$23	\$8		\$226	(\$1,362)
D-II	Woodlake Unit 24, 96 Mathews Drive, HHI, SC	\$675	\$68	\$669	\$390		\$8		\$1,373	(\$1,833)
D-IV	Woodlake Unit 124, 96 Mathews Drive, HHI, SC	\$900	\$90	\$378	\$390		\$8		\$262	(\$228)
D-IV	Fiddlers Cove Unit 18-L, 45 Folly Field Rd. HHI	\$650	\$65	\$913	\$315		\$8		\$258	(\$909)
D-III	Fiddlers Cove Unit 6-E, 45 Folly Field Rd. HHI,	\$650	\$65	\$916	\$315		\$8		\$245	(\$899)
D-III	Oaks Villas, Unit 66, 400 Wm Hilton Pkwy, HHI,	\$700	\$0	\$490	\$344		\$8		\$194	(\$336)
D-III	Valley Mill 354, Winchester, VA	\$750	\$0	\$880	\$115		\$8		\$0	(\$253)
D-I	Valley Mill 358, Winchester, VA	\$750	\$0	\$834	\$115		\$8		\$0	(\$207)
D-I	1103 Huntmaster Terrace Unit 302,	\$1,245	\$0	\$1,110	\$268		\$8		\$0	(\$141)
		\$6,320	\$288	\$7,640	\$3,012		\$80	\$0	\$2,784	(\$7,530)

United States Bankruptcy Court
Eastern District of VirginiaIn re **Vincent Colbert**
Margaret Theresa Adams-Colbert

Debtor(s)

Case No. **10-14691**Chapter **11****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
35 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 1, 2010Signature /s/ Vincent Colbert**Vincent Colbert**

Debtor

Date July 1, 2010Signature /s/ Margaret Theresa Adams-Colbert**Margaret Theresa Adams-Colbert**

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Vincent Colbert
Margaret Theresa Adams-Colbert**

Debtor(s)

Case No. **10-14691**
Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$21,041.70	2010 YTD: Wife Loudoun County Public Schools
\$50,500.08	2009: Wife Loudoun County Public Schools
\$46,051.95	2008: Wife Loudoun County Public Schools
\$48,386.34	2010 YTD: Husband SRA
\$104,593.39	2009: Husband SRA
\$101,726.35	2008: Husband SRA
\$11,412.00	2010 YTD: Both Dominion One
\$19,846.00	2009: Both Dominion One

AMOUNT	SOURCE
\$14,400.00	2008: Both Dominion One
\$2,863.00	2010 YTD: Both Dominion Two
\$2,396.00	2009: Both Dominion Two
\$4,465.00	2008: Both Dominion Two
\$9,175.00	2010 YTD: Both Dominion III
\$15,487.00	2009: Both Dominion III
\$29,750.00	2008: Both Dominion III
\$7,150.00	2010 YTD: Both Dominion IV
\$18,283.00	2009: Both Dominion IV
\$17,602.00	2008: Both Dominion IV

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Morequity 5010 Carriage Dr Evansville, IN 47715	Mar-May 2010 (for principal residence)	\$11,460.00	\$486,855.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Christian Fellowship Church Ashburn, VA 20146	Church	Throughout year	\$1359, cash.
Hope Center Washington, DC 20001	nonprofit organization	monthly	approximately \$240

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Pesner Kawamoto Conway 7926 Jones Branch Drive Suite 930 Mc Lean, VA 22102	June 3, 2010.	\$7000 for legal fees plus \$1189 for costs.

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Suntrust 1001 Semmes Avenue Rvw 3004 Richmond, VA 23224	Checking -- ****1075; \$57.14	\$57.14; Nov. 30, 2009
Suntrust 1001 Semmes Avenue Rvw 3004 Richmond, VA 23224	Savings -- ****7932; \$249.02	\$249.02; December 31 2009;

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
21248 Rosetta Place Ashburn, VA 20147	Vincent Colbert Margaret Theresa Adams-Colbert Theresa Adams Colbert Terri Adams Colbert Terri Colbert	12/1994 to present

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Dominion One, LLC	75-3162776	PO Box 1742 Ashburn, VA 20146	Property management	June 22, 2004 to present
Dominion Two, LLC	20-1091512	PO Box 1742 Ashburn, VA 20146	Property management	6/3/2004 to present
Dominion III, LLC	20-1118396	PO Box 1742 Ashburn, VA 20146	Property Management	6/8/2004 to present
Dominion IV, LLC	20-1228464	PO Box 1742 Ashburn, VA 20146	Property Management	6/24/2004 to present
VT Enterprises, Inc.	01-0815763	PO Box 1742 Ashburn, VA 20146	Property management	6/22/2004 to present

Popcorn Properties, LLC

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Kelly Marker
43989 Tavern Drive
Ashburn, VA 20147

DATES SERVICES RENDERED

Oct 2006 to present

Beacon Accounting Group
6 Pidgeon Hill Dr.
Suite 300
Sterling, VA 20165

Oct. 2006 to April 2009

First Class Financial, LLC
4261 Spinks Ferry Road
Leesburg, VA 20176

April 2009 to present

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME
Kelly Marker

ADDRESS
43989 Tavern Dr
Ashburn, VA 20147

DATES SERVICES RENDERED

Oct. 2006 to present

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Kelly Marker

ADDRESS
43989 Tavern Dr
Ashburn, VA 20147

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

Suntrust
1001 Semmes Avenue Rvw 3004
Richmond, VA 23224

DATE ISSUED

Nov 2009; Jan 2010

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 1, 2010

Signature /s/ Vincent Colbert
Vincent Colbert
Debtor

Date July 1, 2010

Signature /s/ Margaret Theresa Adams-Colbert
Margaret Theresa Adams-Colbert
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B22B (Official Form 22B) (Chapter 11) (01/08)**Vincent Colbert**In re **Margaret Theresa Adams-Colbert**

Debtor(s)

Case Number: **10-14691**

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 9,680.00	\$ 4,208.34
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00		
	c.	Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ 3,160.00	\$ 3,160.00		
	b.	Ordinary and necessary operating expenses	\$ 5,586.00	\$ 5,586.00		
	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
5	Interest, dividends, and royalties.				\$ 0.00	\$ 0.00
6	Pension and retirement income.				\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.				\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
			Debtor	Spouse		
	a.		\$	\$		
	b.		\$	\$	\$ 0.00	\$ 0.00

10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 9,680.00	\$ 4,208.34
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 13,888.34	

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>July 1, 2010</u>	Signature: <u>/s/ Vincent Colbert</u>
		Vincent Colbert
		(Debtor)
	Date: <u>July 1, 2010</u>	Signature <u>/s/ Margaret Theresa Adams-Colbert</u>
		Margaret Theresa Adams-Colbert
		(Joint Debtor, if any)

Current Monthly Income Details for the Debtor**Debtor Income Details:**Income for the Period **12/01/2009** to **05/31/2010**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **SRA**Constant income of **\$9,680.00** per month.**Line 4 - Rent and other real property income**Source of Income: **Listed properties on Schedule A**Constant income of **3,160.00** per month.Constant expense of **5,586.00** per month.Net Income **-2,426.00** per month.

Current Monthly Income Details for the Debtor's Spouse**Spouse Income Details:**Income for the Period **12/01/2009** to **05/31/2010**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Loudoun County Public Schools**Constant income of **\$4,208.34** per month.**Line 4 - Rent and other real property income**Source of Income: **Listed properties on Schedule A**Constant income of **3,160.00** per month.Constant expense of **5,586.00** per month.Net Income **-2,426.00** per month.